

<b>A.</b> U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT <b>SETTLEMENT STATEMENT</b>		<b>B. TYPE OF LOAN:</b> 1. <input type="checkbox"/> FHA    2. <input type="checkbox"/> FmHA    3. <input checked="" type="checkbox"/> CONV. UNINS.    4. <input type="checkbox"/> VA    5. <input type="checkbox"/> CONV. INS. 6. FILE NUMBER: KEW-2005-06-47    7. LOAN NUMBER: 7011011439 8. MORTGAGE INS CASE NUMBER:	
<b>C. NOTE:</b> This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. <small>1.0 3/98 (KEW-2005-06-47, PFD/KEW-2005-06-47/12)</small>			
<b>D. NAME AND ADDRESS OF BORROWER:</b>  Simon Kew 2295 Heritage Trail Poland, OH. 44514		<b>E. NAME AND ADDRESS OF SELLER:</b>  Construction Compliance, Inc., a Florida Corporation 646 First Avenue South St. Petersburg, FL. 33701	
<b>G. PROPERTY LOCATION:</b> Lot 15, Block 416 - Zoraloa Ave North Port, FL Sarasota County, Florida		<b>F. NAME AND ADDRESS OF LENDER:</b>  Coast Bank of Florida 6205 Cortez Road West Bradenton, FL 34210	
<b>H. SETTLEMENT AGENT:</b> 20-0912534 Suncoast One Title, Inc  <b>PLACE OF SETTLEMENT</b> 18245 Paulson Drive Suite 102 Port Charlotte, FL. 33954		<b>I. SETTLEMENT DATE:</b>  June 30, 2005	
<b>J. SUMMARY OF BORROWER'S TRANSACTION</b>		<b>K. SUMMARY OF SELLER'S TRANSACTION</b>	
<b>100. GROSS AMOUNT DUE FROM BORROWER:</b>		<b>400. GROSS AMOUNT DUE TO SELLER:</b>	
101. Contract Sales Price	228,600.00	401. Contract Sales Price	228,600.00
102. Personal Property		402. Personal Property	
103. Settlement Charges to Borrower (Line 1400)		403.	
104.		404.	
105.		405.	
<i>Adjustments For Items Paid By Seller in advance</i>		<i>Adjustments For Items Paid By Seller in advance</i>	
106. City/Town Taxes	to	406. City/Town Taxes	to
107. County Taxes	to	407. County Taxes	to
108. Assessments	to	408. Assessments	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
<b>120. GROSS AMOUNT DUE FROM BORROWER</b>	<b>228,600.00</b>	<b>420. GROSS AMOUNT DUE TO SELLER</b>	<b>228,600.00</b>
<b>200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:</b>		<b>500. REDUCTIONS IN AMOUNT DUE TO SELLER:</b>	
201. Deposit or earnest money		501. Excess Deposit (See Instructions)	
202. Principal Amount of New Loan(s)	228,600.00	502. Settlement Charges to Seller (Line 1400)	11,158.71
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first Mortgage	
205.		505. Payoff of second Mortgage	
206.		506.	
207.		507. LIP Coast Bank to Coast Bank of Florida	165,100.00
208.		508.	
209.		509.	
<i>Adjustments For Items Unpaid By Seller</i>		<i>Adjustments For Items Unpaid By Seller</i>	
210. City/Town Taxes	to	510. City/Town Taxes	to
211. County Taxes	to	511. County Taxes	to
212. Assessments	to	512. Assessments	to
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
<b>220. TOTAL PAID BY/FOR BORROWER</b>	<b>228,600.00</b>	<b>520. TOTAL REDUCTION AMOUNT DUE SELLER</b>	<b>176,258.71</b>
<b>300. CASH AT SETTLEMENT FROM/TO BORROWER:</b>		<b>600. CASH AT SETTLEMENT TO/FROM SELLER:</b>	
301. Gross Amount Due From Borrower (Line 120)	228,600.00	601. Gross Amount Due To Seller (Line 420)	228,600.00
302. Less Amount Paid By/For Borrower (Line 220)	( 228,600.00)	602. Less Reductions Due Seller (Line 520)	( 176,258.71)
<b>303. CASH ( FROM ) ( TO ) BORROWER</b>	<b>0.00</b>	<b>603. CASH ( X TO ) ( FROM ) SELLER</b>	<b>52,341.29</b>

The undersigned hereby acknowledge receipt of a completed copy of pages 1&2 of this statement & any attachments referred to herein.

Borrower

Simon Kew

Seller

Construction Compliance, Inc., a Florida Corporation

BY:   
 President

ATTEST:

Secretary/Treasurer

EXHIBIT "D"

L. SETTLEMENT CHARGES				PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
700. TOTAL COMMISSION Based on Price					
Division of Commission (line 700) as Follows:					
701. \$	to				
702. \$	to				
703. Commission Paid at Settlement					
704.	to				
800. ITEMS PAYABLE IN CONNECTION WITH LOAN					
801. Loan Origination Fee	2.2500 %	to American Mortgage Link			5,143.50
802. Loan Discount	%	to			
803. Appraisal Fee		to Pearl Appraisal Services			300.00
804. Document Prep Fee		to Coast Bank of Florida			235.00
805. Lender's Inspection Fee		to Coast Bank of Florida			375.00
806. Processing Fee		to Solutions Processing, Inc.			750.00
807. Tax Service Fee		to First American - Coast Bank of Florida			60.00
808. Underwriting Fee		to Coast Bank of Florida			195.00
809. Express Mail Fee		to Coast Bank of Florida			50.00
810. Construction Administration Fe		to Coast Bank of Florida			395.00
811. Flood Certification Fee		to First American - Coast Bank of Florida			23.00
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE					
901. Interest From	06/30/05	to 07/01/05	@ \$	/day ( 1 days %)	
902. Mortgage Insurance Premium for	months	to			
903. Hazard Insurance Premium for	1.0 years	to			
904.					
905.					
1000. RESERVES DEPOSITED WITH LENDER					
1001. Hazard Insurance	months @ \$	per month			
1002. Mortgage Insurance	months @ \$	per month			
1003. City/Town Taxes	months @ \$	per month			
1004. County Taxes	months @ \$	per month			
1005. Assessments	months @ \$	per month			
1006.	months @ \$	per month			
1007.	months @ \$	per month			
1008.	months @ \$	per month			
1100. TITLE CHARGES					
1101. Settlement or Closing Fee	to	Suncoast One Title, Inc			150.00
1102. Abstract or Title Search	to	Suncoast One Title, Inc			55.00
1103. Title Examination	to	Suncoast One Title, Inc			60.00
1104. Courier	to	Suncoast One Title, Inc			50.00
1105. Mobile Closer	to	Tampa Bay Closings			175.00
1106. Final Title Update	to	Suncoast One Title, Inc			50.00
1107. Attorney's Fees	to				
(includes above item numbers: )					
1108. Title Insurance	to	Stewart Title Guaranty Company			1,115.11
(includes above item numbers: )					
1109. Lender's Coverage	\$	228,600.00	25.00		
1110. Owner's Coverage	\$	228,600.00	1,218.00	Butler Reb 15%	
1111. ALTA Endorsement Form 8.1 (Var	to	Suncoast One Title, Inc			25.00
1112. ALTA Endorsement Form 8.1 (Env	to	Suncoast One Title, Inc			25.00
1113. ALTA Endorsement Form 9 (Resir	to	Stewart Title Guaranty Company			129.30
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES					
1201. Recording Fees: Deed \$	18.50;	Mortgage \$	205.50;	Releases \$	44.00
1202. City/County Tax/Stamp: Deed		Mortgage	800.10		800.10
1203. State Tax/Stamp: Revenue Stamps	262.50;	Mortgage			262.50
1204. Intangible Tax	to	Sarasota Clerk of the County Court			457.20
1205. Notice of Commencement	to	Sarasota Clerk of the County Court			10.00
1300. ADDITIONAL SETTLEMENT CHARGES					
1301. Survey	to				
1302. Pest Inspection	to				
1303.					
1304.					
1305.					
10. TOTAL SETTLEMENT CHARGES (Enter on Lines 103, Section J and 502, Section K)				0.00	11,158.71

Signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

*Mary A. Celis*  
Suncoast One Title, Inc  
Settlement Agent

led to be a true copy.

EXHIBIT "D"